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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/881,117	06/15/2001	Richard Mervyn Gardner		9196

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EXAMINER

PARTHASARATHY, PRAMILA

ART UNIT PAPER NUMBER

2136

DATE MAILED: 11/30/2004

Please find below and/or attached an Office communication concerning this application or proceeding.

**Office Action Summary**

Application No.

09/881,117

Applicant(s)

GARDNER, RICHARD MERVYN

Examiner

Pramila Parthasarathy

Art Unit

2136

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

- 1) ☒ Responsive to communication(s) filed on 15 June 2001.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 4) ☒ Claim(s) 1-13 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-13 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

**Priority under 35 U.S.C. § 119**

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some \* c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
  2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

**Attachment(s)**

- |  |   |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)  | 4) <input type="checkbox"/> Interview Summary (PTO-413)<br>Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)                                   | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152)             |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)<br>Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____  |

### **DETAILED ACTION**

1. This action is in response to the communication filed on 06/15/2001. Claims 1 – 13 were received for consideration. No preliminary amendments to the specification were filed. Claims 1 – 13 are currently being considered.

#### ***Claim Objections***

2. Claims 1- 13 are objected to because of the following informalities:

Missing Period at the end of each of these claims.

Missing semicolon at the end of each of the sub elements of each of these claims.

Appropriate corrections are required.

#### ***Claim Rejections - 35 USC § 112***

The following is a quotation of the first paragraph of 35 U.S.C. 112:

The specification shall contain a written description of the invention, and of the manner and process of making and using it, in such full, clear, concise, and exact terms as to enable any person skilled in the art to which it pertains, or with which it is most nearly connected, to make and use the same and shall set forth the best mode contemplated by the inventor of carrying out his invention.

3. Claim 13 is rejected under 35 U.S.C. 112, first paragraph, as failing to comply with the written description requirement. The claim(s) contains subject matter which was not described in the specification in such a way as to reasonably convey to one

skilled in the relevant art that the inventor(s), at the time the application was filed, had possession of the claimed invention.

Claim 13 recites " ... charging the user by debit to an actual account for any sums used with that unique proxy number".

With respect to "... proxy number.", the specification discloses variable PIN (Page 2 paragraph [0024 – 0030]) and Fixed PIN system (Page 3 paragraph [0032 – 0036]). Therefore the specification does not disclose how to generate and access unique proxy number.

### ***Claim Rejections - 35 USC § 102***

The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

**4.** Claims 1- 5 are rejected under 35 U.S.C. 102(b) as being clearly anticipated by Mosley (U.S. Patent Number 5,251,259).

Regarding Claim 1, Mosley teaches and describes a method of authenticating a registered user of a system comprising the steps of:

registering users of a system by a system controller recording personal details and allocating an account number and Personal Identification Number (Column 4 lines 15 – 31);

generating, by the system controller, for each registered user a different random plurality of alphanumeric access codes set out in an access code matrix form, having grid lines referenced by identifying characters whereby a code may be uniquely specified (Column 2 lines 3 – 20; Summary and Column 4 line 37 – Column 5 line 39);

communicating, by the system controller, to the registered user details of the account number, the Personal Identification Number and the access code matrix, together with specification of the criteria for identifying the appropriate access code on any given occasion (Column 5 line 25 – 60);

inputting, by the registered user, the account number plus a specific unique access code consisting of one or more characters from the access code matrix as determined by the criteria for that occasion (Column 5 line 47 – Column 6 line 14);

comparing, by the system controller, the access code input with that specified by the criteria (Column 5 line 25 – Column 6 line 23 ;

authenticating a registered user if the access code input corresponded with that specified by the criteria (Column 6 lines 15 – 23).

Claim 2 is rejected as applied above in rejecting Claim 1. Furthermore, Mosley teaches and describes a method of authenticating a registered user of a system, wherein the access code matrix has grid lines comprising characters enabling the

specification of a particular access code to be used on any given day in the year and wherein the criteria for the access code input includes the specification of a unique access code applicable on the day and on the occasion of input (Column 5 lines 25 – 50).

Claim 3 is rejected as applied above in rejecting Claim 2. Furthermore, Mosley teaches and describes a method of authenticating a registered user of a system, wherein the criteria for the access code includes one or more digits from the Personal Identification Number (Column 4 line 65 – Column 5 line 5).

Claim 4 is rejected as applied above in rejecting Claim 3. Furthermore, Mosley teaches and describes a method of authenticating a registered user of a system, comprising the further steps of:

generating, by the system controller, a random order for the component parts of the access code for a registered user (Column 5 lines 6 – 12);

communicating, by the system controller, such random order for the component parts of the access code to the registered user as part of the criteria for the input on any given occasion (Column 5 lines 6 – 24).

Claim 5 is rejected as applied above in rejecting Claim 3. Furthermore, Mosley teaches and describes a method of authenticating a registered user of a system, wherein the component parts of the access codes for any given occasion are required

to be entered in the random order generated by the system controller and communicated to the registered user during the input phase (Column 5 lines 6 – 60).

***Claim Rejections - 35 USC § 103***

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

5. Claims 6 – 13 are rejected under 35 U.S.C. 103(a) as being unpatentable over Mosley (U.S. Patent Number 5,251,259, hereinafter “Mosley”) in view of Jreij et al. (U.S. Patent Number 6,178,236).

Regarding Claim 6, Mosley teaches and describes a method of authenticating a registered user of a system comprising the steps of:

registering users of a system by a system controller recording personal details and allocating an account number and Personal Identification Number (Mosley Column 4 lines 15 – 31);

generating, by the system controller, for each registered user a random plurality of alphanumeric access codes in a grid matrix form, having grid lines referenced by characters representing each weekday, each date and each month together with

indicated elements of the Personal Identification Number for use on each occasion whereby the component parts of a code for any given date and occasion of use may be uniquely specified (Column 2 lines 3 – 20; Summary and Column 4 line 37 – Column 5 line 39);

generating, by the system controller, a random order for each of the component parts of the required access code (Column 5 lines 6 – 12);

communicating, by the system controller, to the registered user details of the account number, the Personal Identification Number and the access code matrix, together with specification of the criteria for identifying the appropriate access code on any given occasion including the order in which component parts are to be input (Column 5 line 25 – 60);

inputting, by the registered user, the account number plus a specific unique access code in accordance with the criteria, and comprising components input in the specific order communicated to the registered user, comprising characters from the access code grid matrix and including one or more digits from the Personal Identification Number as referenced by the date of use, varying on each occasion if used more than once in one day comparing, by the system controller, the unique access code input with that specified by the criteria and as derived from the access code matrix and the Personal Identification Number (Column 5 line 25 – Column 6 line 23);

authenticating a registered user if the access code input corresponded with that specified by the criteria (Column 6 line 15 – 23).



Mosley does not explicitly disclose that for each registered user a random plurality of alphanumeric access codes in a grid matrix form, having grid lines referenced by characters representing each weekday, each date and each month. However, Jreij discloses generating a variable password in order grant access to a computing system wherein the variable password is calculated using variable current year, month and day (Column 3 line 66 – Column 4 line 15). Therefore it would have been obvious to one having ordinary skill in the art at the time the invention was made to modify Jreij's variable password access system into the authenticating a registered user of a system of Mosley. One of ordinary skill in the art would have been motivated to modify Mosley by Jreij as discussed above because in an authentication system the variable password with more number of variables brings more security and difficulty for an unauthorized person to copy the variable password and use it repeatedly as taught by Mosley and to include more number of variables while generating the variable password as taught by Jreij.

Regarding Claim 13, Mosley teaches and describes a method of integrating the authentication of a registered user of a payment card system with the allotment of proxy numbers for secure remote payment card transactions comprising:

registering users of a payment card system by a system controller recording personal details, allocating an account number and Personal Identification Number, and recording details of a payment card number or other account with an appropriate debit authority (Mosley Column 4 lines 15 – 31);

generating, by the system controller, for each registered user a random plurality of alphanumeric access codes in a grid matrix form, having grid lines referenced by characters representing each weekday, each date and each month together with indicated elements of the Personal Identification Number whereby a code for any given date and occasion of use may be uniquely specified together with specification of the criteria for identifying the appropriate access code on any given occasion including the order in which component parts are to be input (Column 2 lines 3 – 20; Summary and Column 4 line 37 – Column 5 line 39);

communicating, by the system controller, to the registered user details of the account number, the Personal Identification Number and the access code matrix, together with specification of the criteria for identifying the appropriate access code on any given occasion including the order in which component parts are to be input (Column 5 line 25 – 60);

inputting, by the registered user, the account number plus a specific unique access code in accordance with the criteria and comprising components input in the specific order communicated to the registered user, comprising characters from the access code grid matrix and including one or more digits from the Personal Identification Number as referenced by the date of use, varying on each occasion if used more than once in one day (Column 5 line 25 – Column 6 line 23);

comparing, by the system controller, the unique access code input with that specified by the criteria and as derived from the access codes and Personal Identification Number (Column 5 line 25 – Column 6 line 23);

authenticating a registered user if the access code input corresponded with that specified by the criteria, by allotting a unique 16 digit payment card number available for use on that day for one occasion only and including therein the system controller's Bank identification number, the account number, part at least of the access code and a checksum digit (Column 5 line 25 – Column 6 line 23);

charging the user by debit to an actual account for any sums used with that unique proxy number (Column 5 line 61 – Column 23).

Mosley does not explicitly disclose that for each registered user a random plurality of alphanumeric access codes in a grid matrix form, having grid lines referenced by characters representing each weekday, each date and each month. However, Jreij discloses generating a variable password in order grant access to a computing system wherein the variable password is calculated using variable current year, month and day (Column 3 line 66 – Column 4 line 15). Therefore it would have been obvious to one having ordinary skill in the art at the time the invention was made to modify Jreij's variable password access system into the authenticating a registered user of a system of Mosley. One of ordinary skill in the art would have been motivated to modify Mosley by Jreij as discussed above because in an authentication system the variable password with more number of variables brings more security and difficulty for an unauthorized person to copy the variable password and use it repeatedly as taught by Mosley and to include more number of variables while generating the variable password as taught by Jreij.

Claim 7 is rejected as applied above in rejecting Claim 6. Furthermore, Mosley teaches and describes a method of authenticating a registered user of a system, wherein the criteria specifies a four digit access code derived from digits referenced by the weekday, the date, the month and one from the Personal Identification Number (Mosley Column 5 lines 25 – 39 and Jreij Column 3 line 62 – Column 4 line 15).

Claim 8 is rejected as applied above in rejecting Claim 6. Furthermore, Mosley teaches and describes a method of authenticating a registered user of a system, wherein the criteria specifies a five character access code derived from characters referenced by the weekday, the date, the month and two digits from the Personal Identification Number (Mosley Column 5 lines 25 – 39 and Jreij Column 3 line 62 – Column 4 line 15).

Claim 9 is rejected as applied above in rejecting Claim 6. Furthermore, Mosley teaches and describes a method of authenticating a registered user of a system, wherein the criteria specifies a six character access code derived from characters referenced by the weekday, the date, the month and three digits from the Personal Identification Number (Mosley Column 5 lines 25 – 39 and Jreij Column 3 line 62 – Column 4 line 15).

Claim 10 is rejected as applied above in rejecting Claim 7. Furthermore, Mosley teaches and describes a method of authenticating a registered user of a system,

wherein the component parts of the access codes for any given occasion are required to be entered in the random order generated by the system controller and communicated to the registered user during the input phase (Column 5 lines 6 – 60).

Claim 11 is rejected as applied above in rejecting Claim 8. Furthermore, Mosley teaches and describes a method of authenticating a registered user of a system, wherein the component parts of the access codes for any given occasion are required to be entered in the random order generated by the system controller and communicated to the registered user during the input phase (Column 5 lines 6 – 60).

Claim 12 is rejected as applied above in rejecting Claim 9. Furthermore, Mosley teaches and describes a method of authenticating a registered user of a system, wherein the component parts of the access codes for any given occasion are required to be entered in the random order generated by the system controller and communicated to the registered user during the input phase (Column 5 lines 6 – 60).

### ***Conclusion***

6. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Pramila Parthasarathy whose telephone number is 571-272-3866. The examiner can normally be reached on 8:00a.m. To 5:00p.m..

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If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Ayaz Sheikh can be reached on 571-232-3795.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is 703-305-3900.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR only. For more information about the PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

Pramila Parthasarathy

November 22, 2004.

  
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